

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION**

In re: Kevin D. Smith	§	Case No. 8:15-bk-02446-MGW
Christi Ann Smith	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kelly Remick, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/11/2015.
- 2) The plan was confirmed on 01/11/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 02/21/2019.
- 6) Number of months from filing or conversion to last payment: 47.
- 7) Number of months case was pending: 48.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,922.00.
- 10) Amount of unsecured claims discharged without full payment: \$14,329.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 281,593.18	
Less amount refunded to debtor(s)	\$ 5,443.00	
NET RECEIPTS		\$ 276,150.18

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,350.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 18,898.50	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 21,248.50
Attorney fees paid and disclosed by debtor(s):	\$ 1,750.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
US Bank Trust NA, as Trustee	Con	356,062.00	320,073.77	320,073.77	80,544.26	0.00
US Bank Trust NA, as Trustee	Sec	0.00	0.00	0.00	149,828.96	0.00
CROSS CREEK II MASTER	Sec	0.00	NA	NA	0.00	0.00
KINGSHYRE AT CROSS CREEK HOA	Sec	0.00	NA	NA	0.00	0.00
Department of the Treasury	Pri	18,000.00	23,300.14	23,300.14	23,300.14	0.00
Department of the Treasury	Uns	0.00	1,228.32	1,228.32	1,228.32	0.00
ASTRA BUSINESS SERVICES PVT	Uns	0.00	NA	NA	0.00	0.00
ATLANTIC CREDIT AND FINANCE	Uns	0.00	NA	NA	0.00	0.00
BEALLS DEPARTMENT STORES	Uns	0.00	NA	NA	0.00	0.00
BERMAN & RABIN, PA	Uns	0.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	0.00	NA	NA	0.00	0.00
CITIGROUP INC.	Uns	0.00	NA	NA	0.00	0.00
BLAIR CORPORATION	Uns	0.00	NA	NA	0.00	0.00
BLMDSNB	Uns	0.00	NA	NA	0.00	0.00
BLMDSNB	Uns	0.00	NA	NA	0.00	0.00
CACH, LLC	Uns	0.00	NA	NA	0.00	0.00
CACH, LLC	Uns	0.00	NA	NA	0.00	0.00
CACV OF COLORADO, LLC	Uns	0.00	NA	NA	0.00	0.00

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Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CAP ONE	Uns	0.00	NA	NA	0.00	0.00
CAP ONE NA	Uns	0.00	NA	NA	0.00	0.00
CAP1/NEIMN	Uns	0.00	NA	NA	0.00	0.00
CAPITAL MANAGMENT SERVICES,	Uns	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Uns	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Uns	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Uns	0.00	NA	NA	0.00	0.00
CARMEL FINANCIAL COR	Uns	0.00	NA	NA	0.00	0.00
CHASE BANK USA , NA	Uns	0.00	NA	NA	0.00	0.00
CHASE BP PRVT LBL	Uns	112.00	NA	NA	0.00	0.00
CHASE CARD	Uns	489.00	NA	NA	0.00	0.00
JH PORTFOLIO DEBT EQUITIES LLC	Uns	0.00	7,537.07	0.00	0.00	0.00
CHEVRON	Uns	0.00	NA	NA	0.00	0.00
CITGO/CBNA	Uns	281.00	NA	NA	0.00	0.00
CITIBANK NA	Uns	0.00	NA	NA	0.00	0.00
COMENITY BANK/BEALLS	Uns	0.00	NA	NA	0.00	0.00
COMENITY BANK/BRYLNHNE	Uns	0.00	NA	NA	0.00	0.00
COMENITY BANK/CHADWICKS	Uns	0.00	NA	NA	0.00	0.00
COMENITY BANK/DMSTCTNS	Uns	0.00	NA	NA	0.00	0.00
COMENITY BANK/LAREDTE	Uns	0.00	NA	NA	0.00	0.00
COMENITY BANK/MTROSTYL	Uns	0.00	NA	NA	0.00	0.00
CPU/CBNA	Uns	0.00	NA	NA	0.00	0.00
CREDIT CONTROL, LLC	Uns	0.00	NA	NA	0.00	0.00
CREDITONE LLC	Uns	6,402.00	NA	NA	0.00	0.00
CREDITONE, LLC	Uns	0.00	NA	NA	0.00	0.00
CROSSING POINTE	Uns	0.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Uns	0.00	NA	NA	0.00	0.00
FINANCIAL CREDIT SVCS	Uns	315.00	NA	NA	0.00	0.00
FINANCIAL CREDIT SVCS	Uns	226.00	NA	NA	0.00	0.00
FINANCIAL CREDIT SVCS	Uns	196.00	NA	NA	0.00	0.00
FINANCIAL CREDIT SVCS	Uns	178.00	NA	NA	0.00	0.00
FINANCIAL CREDIT SVCS	Uns	103.00	NA	NA	0.00	0.00
FINANCIAL CREDIT SVCS	Uns	97.00	NA	NA	0.00	0.00
FINANCIAL CREDIT SVCS	Uns	84.00	NA	NA	0.00	0.00
FINANCIAL CREDIT SVCS	Uns	79.00	NA	NA	0.00	0.00

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FINANCIAL CREDIT SVCS	Uns	73.00	NA	NA	0.00	0.00
FINANCIAL CREDIT SVCS	Uns	62.00	NA	NA	0.00	0.00
FINANCIAL CREDIT SVCS	Uns	62.00	NA	NA	0.00	0.00
FINANCIAL CREDIT SVCS	Uns	55.00	NA	NA	0.00	0.00
FINANCIAL CREDIT SVCS	Uns	0.00	NA	NA	0.00	0.00
HSBC BANK NEVADA NA	Uns	0.00	NA	NA	0.00	0.00
HSBC BANK USA NA	Uns	0.00	NA	NA	0.00	0.00
HSBC NORTH AMERICA HOLDINGS	Uns	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE & CO.	Uns	0.00	NA	NA	0.00	0.00
LORD & TAYLOR	Uns	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	0.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGMENT	Uns	0.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	1,001.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	938.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	694.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	499.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	406.00	NA	NA	0.00	0.00
JH PORTFOLIO DEBT EQUITIES LLC	Uns	0.00	12,196.34	0.00	0.00	0.00
MIDLAND FUNDING	Uns	0.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS, INC.	Uns	0.00	NA	NA	0.00	0.00
NORTHLAND GROUP INC.	Uns	0.00	NA	NA	0.00	0.00
PAYPAL, INC.	Uns	0.00	NA	NA	0.00	0.00
PCA ACQUISITIONS V, LLC	Uns	0.00	NA	NA	0.00	0.00
PINNACLE CREDIT SERVICES, LLC	Uns	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	NA	NA	0.00	0.00
SAGE CAPITAL RECOVERY, LLC	Uns	0.00	NA	NA	0.00	0.00
SHELL/CITI	Uns	526.00	NA	NA	0.00	0.00
SLM FINANCIAL CORPORATION	Uns	0.00	NA	NA	0.00	0.00
SMALL BUSINESS	Uns	0.00	NA	NA	0.00	0.00
SUNOCO CBN	Uns	524.00	NA	NA	0.00	0.00
SYNCB/CHEVRON	Uns	0.00	NA	NA	0.00	0.00
SYNCB/LORD & TAYLOR	Uns	0.00	NA	NA	0.00	0.00
SYNCB/PAYPAL SMART CON	Uns	0.00	NA	NA	0.00	0.00
SYNCB/SYNCB BANK CARD	Uns	0.00	NA	NA	0.00	0.00
SYNCB/WALMART	Uns	0.00	NA	NA	0.00	0.00

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<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
TATE & KIRLIN ASSOCIATES, INC.	Uns	0.00	NA	NA	0.00	0.00
TD RCS/CROSSING POINT	Uns	0.00	NA	NA	0.00	0.00
THD/CBNA	Uns	927.00	NA	NA	0.00	0.00
THE BRACHFELD LAW GROUP	Uns	0.00	NA	NA	0.00	0.00
TNB-TARGET	Uns	0.00	NA	NA	0.00	0.00
US BANK	Uns	0.00	NA	NA	0.00	0.00
WFDILLARDS	Uns	0.00	NA	NA	0.00	0.00
ZAKHEIM & LAVRAR, P.A.	Uns	0.00	NA	NA	0.00	0.00
Stamatakis, Thalji & Bonanno	Lgl	4,100.00	4,100.00	4,100.00	2,350.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 320,073.77	\$ 80,544.26	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 149,828.96	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 320,073.77	\$ 230,373.22	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 23,300.14	\$ 23,300.14	\$ 0.00
TOTAL PRIORITY:	\$ 23,300.14	\$ 23,300.14	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 1,228.32	\$ 1,228.32	\$ 0.00

Disbursements:

Expenses of Administration	\$ 21,248.50	
Disbursements to Creditors	\$ 254,901.68	
TOTAL DISBURSEMENTS:		\$ 276,150.18

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/08/2019

By: /s/ Kelly Remick
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.